## **PAYMENT FLOW**

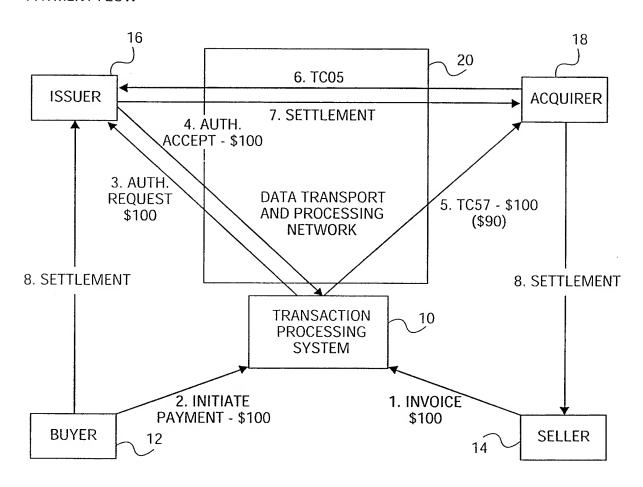
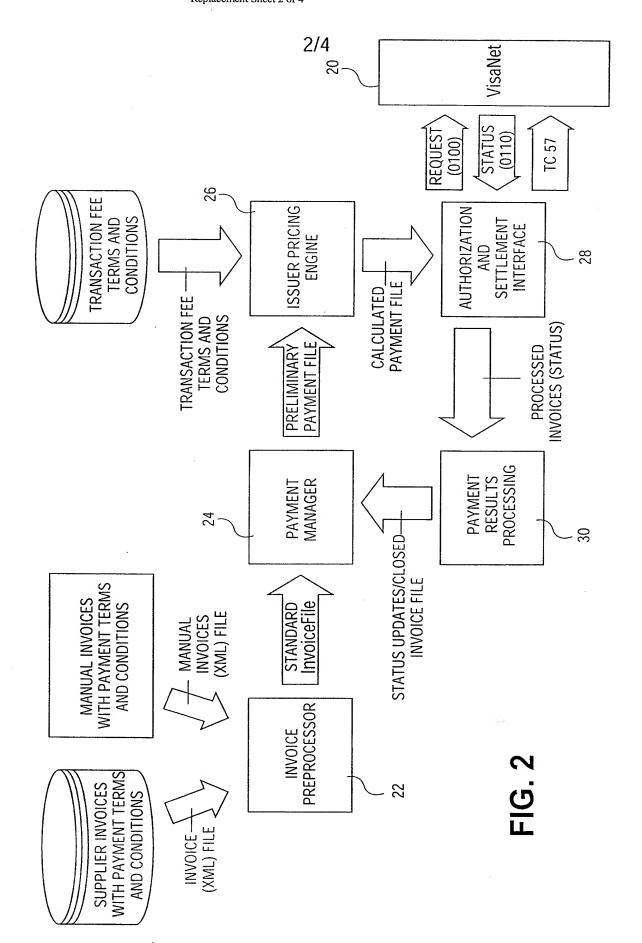


FIG. 1

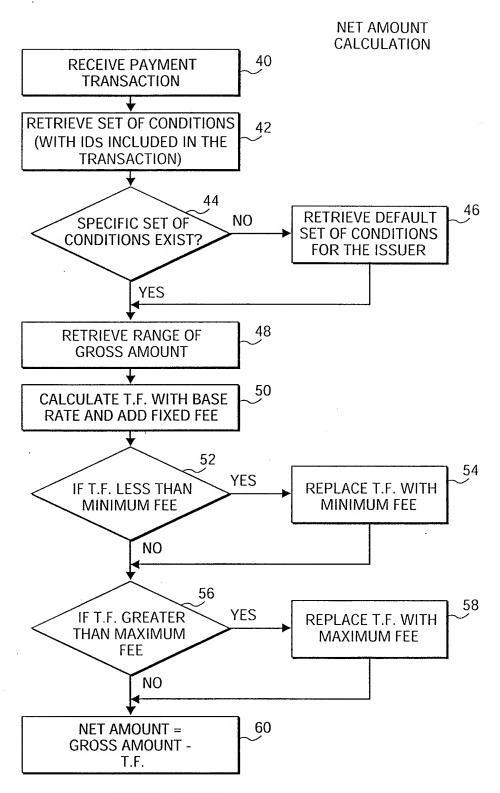
Patrick R. Jewik, Reg. No. 40,456 (415) 576-0200 App. No. 10/020,466 Filed: October 29, 2001 Dckt. No. 16222U-008400US Replacement Sheet 2 of 4



	Transaction Fee Term #1	Transaction Fee Term #2	Transaction Fee Term #3
Issuer ID	1234	8299	9012
Buyer ID	36	18	
Hamilton account   121212 (or alias)	121212		
Supplier ID	22	22	! !

## FIG. 3

## 4/4



T.F. = TRANSACTION FEE

FIG. 4